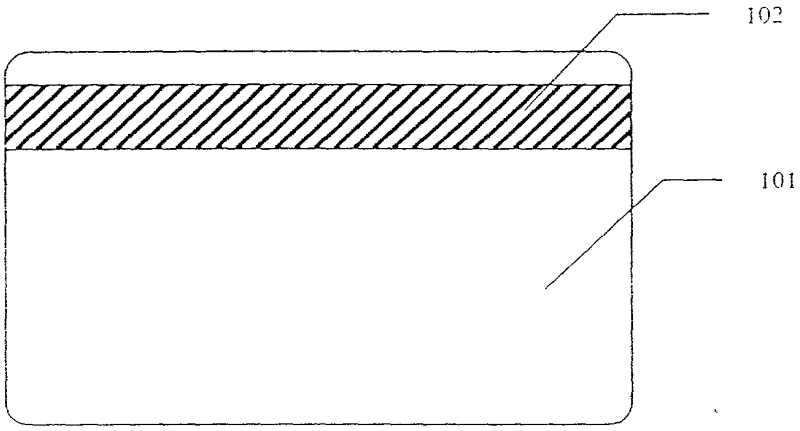
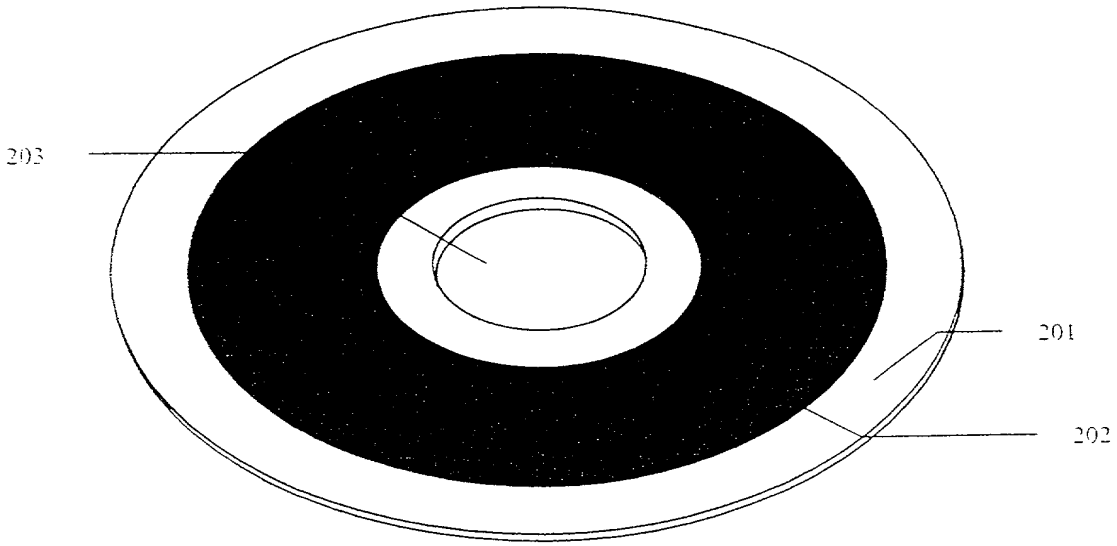
Patent Application Publication Aug. 25, 2005 Sheet 1 of 8 US 2005/0186384 A1



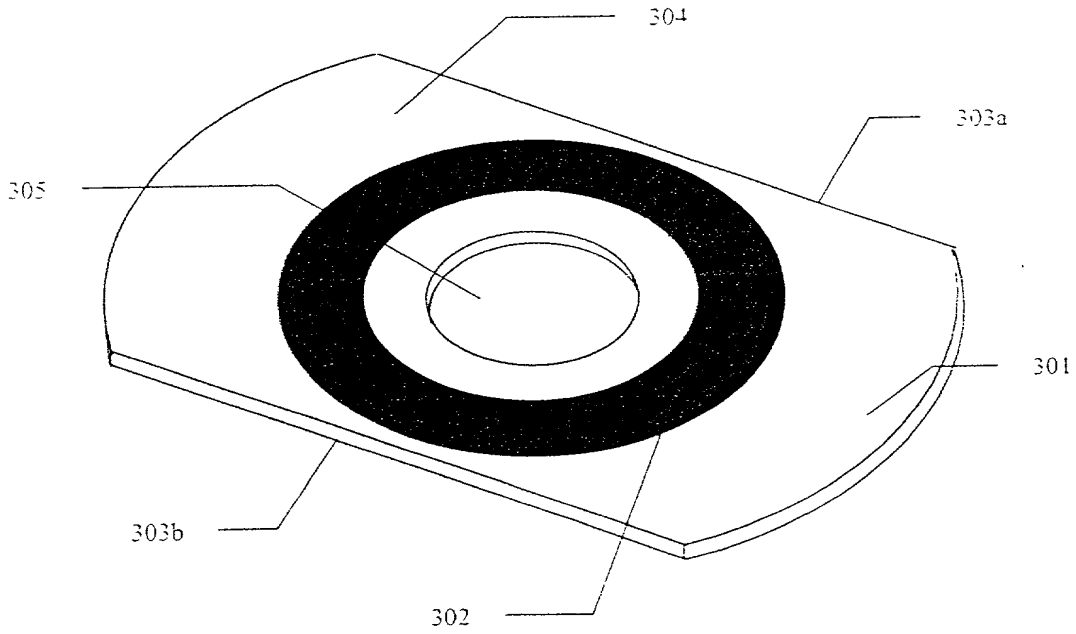
(PRIOR ART)

FIGURE 1



(PRIOR ART)

FIGURE 2



(PRIOR ART)

FIGURE 3

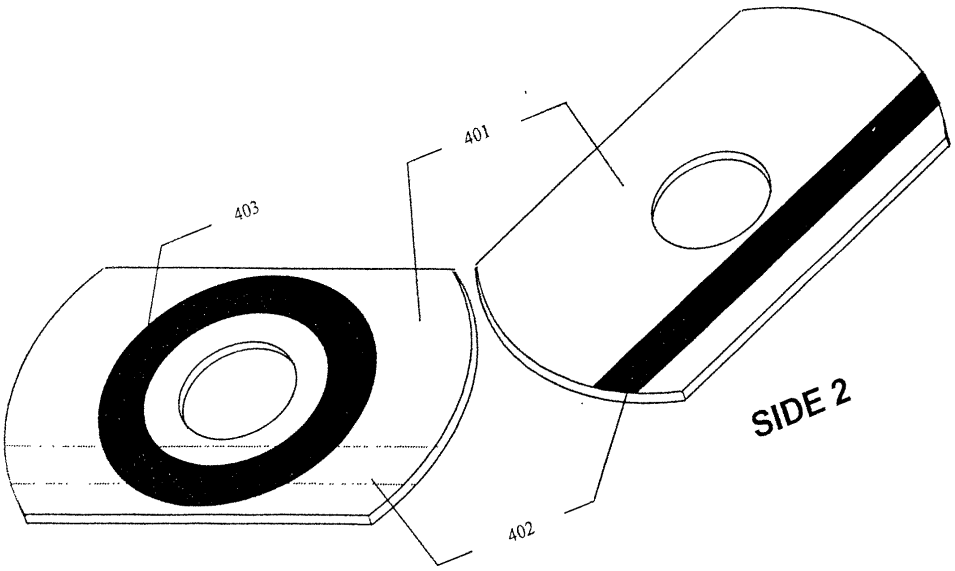


FIGURE 4

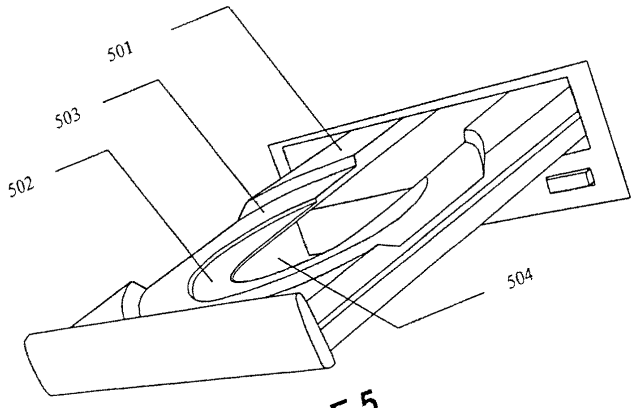


FIGURE 5

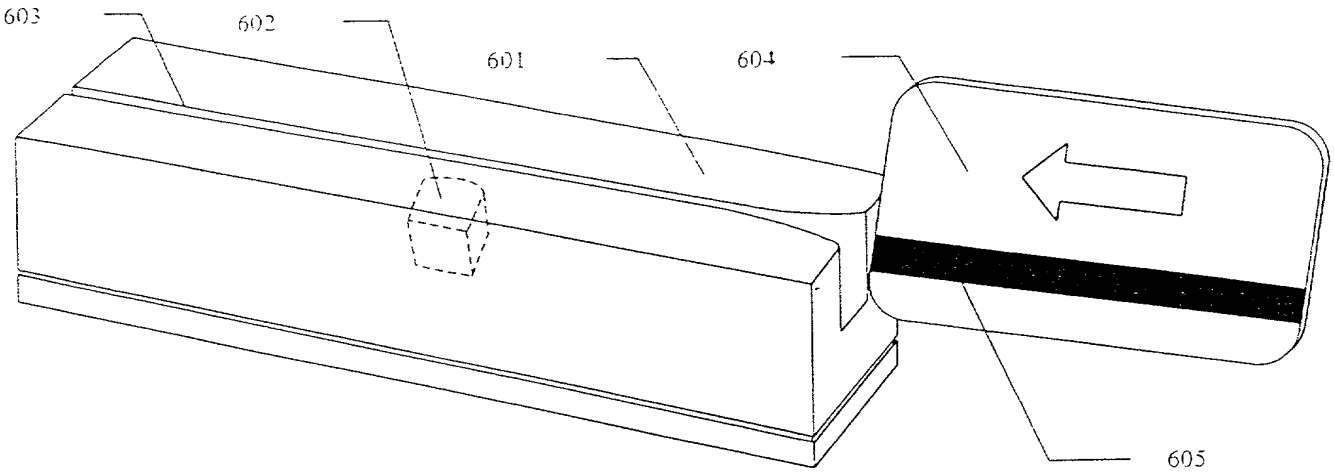


FIGURE 6

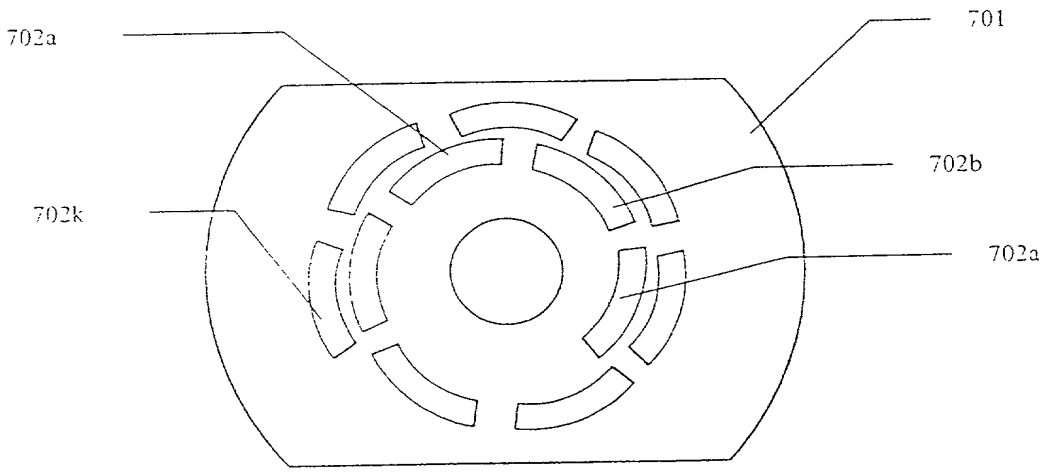


FIGURE 7

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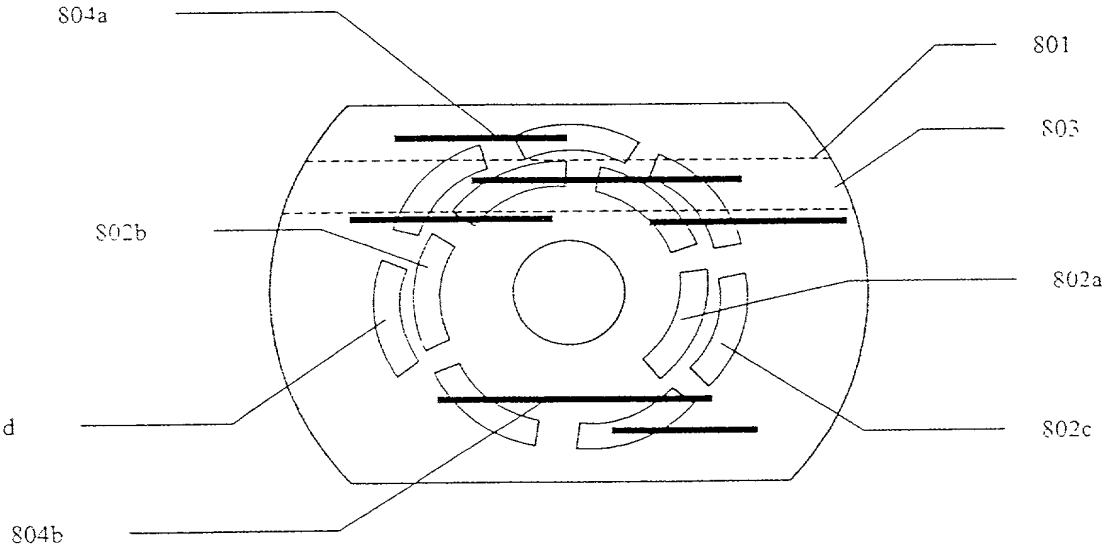
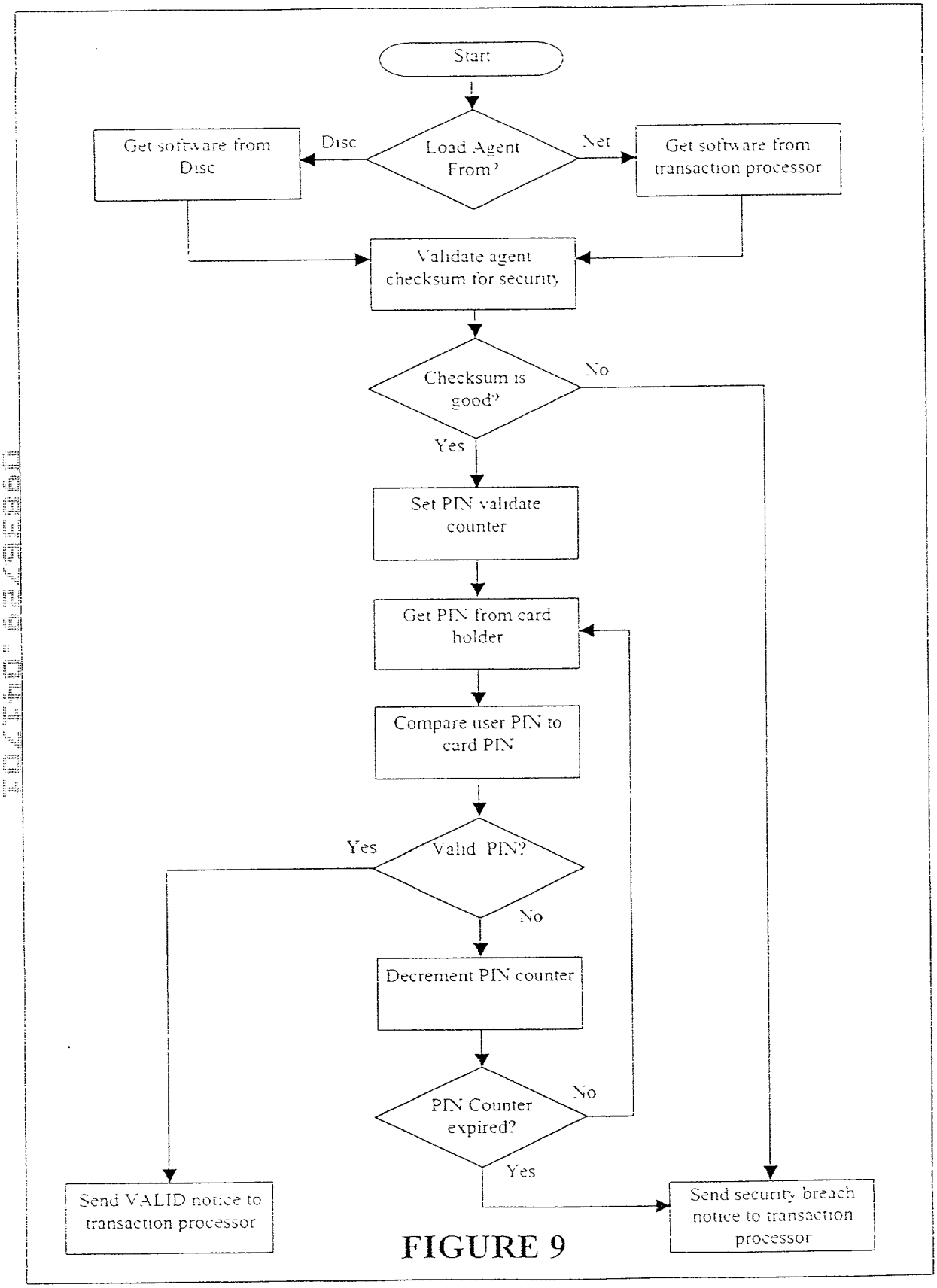


FIGURE 8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Load Agent From?
Disc
Net
Get software from Disc
Get software from transaction processor
Validate agent checksum for security
Checksum is good?
No
Yes
Set PIN validate counter
Get PIN from card holder
Compare user PIN to card PIN
Valid PIN?
Yes
No
Decrement PIN counter
PIN Counter expired?
No
Yes
Send VALID notice to transaction processor
Send security breach notice to transaction processor

FIGURE 9